

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: RICHARD M. MERRITTS, JR.	§	Case No. 1:17-bk-04583
LISA D. MERRITTS	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/03/2017.
- 2) The plan was confirmed on 03/08/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 05/26/2021.
- 6) Number of months from filing or conversion to last payment: 42.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$86,078.12.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 10,230.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 10,230.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,676.50	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 761.83	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,438.33
Attorney fees paid and disclosed by debtor(s):	\$ 372.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
NICHOLAS G PLATT, ESQUIRE	Lgl	0.00	NA	NA	3,676.50	0.00
DISCOVER	Uns	5,399.00	5,578.70	5,578.70	375.06	0.00
CAPITAL ONE BANK	Uns	2,324.00	2,209.26	2,209.26	2,209.26	0.00
CAPITAL ONE BANK	Uns	5,450.00	5,211.01	5,211.01	350.35	0.00
PORTFOLIO RECOVERY	Uns	1,509.00	1,457.20	1,457.20	97.97	0.00
NATIONSTAR MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
US BANK NATIONAL ASSOCIATION	Uns	1,575.00	1,939.81	1,939.81	130.42	0.00
QUANTUM3 GROUP, LLC	Uns	3,903.00	4,219.54	4,219.54	283.69	0.00
QUANTUM3 GROUP, LLC	Uns	2,992.00	3,348.59	3,348.59	225.13	0.00
BASS & ASSOCIATES	Uns	3,830.00	3,664.40	3,664.40	246.37	0.00
RESURGENT CAPITAL SERVICES	Uns	3,002.00	3,000.23	3,000.23	201.71	0.00
RESURGENT CAPITAL SERVICES	Uns	2,900.00	2,908.08	2,908.08	195.52	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	1,251.82	1,251.82	84.17	0.00
NATIONSTAR MORTGAGE	Sec	0.00	107,665.27	1,392.02	1,392.02	0.00
CITIMORTGAGE	Sec	110,653.00	NA	NA	0.00	0.00
AT&T	Uns	720.00	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	15,736.00	NA	NA	0.00	0.00
CHAMBERSBURG HOSPITAL	Uns	2,293.22	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CHASE CARD	Uns	7,077.00	NA	NA	0.00	0.00
CITIBANK/SEARS	Uns	2,410.00	NA	NA	0.00	0.00
CITICARDS CBNA	Uns	4,377.00	NA	NA	0.00	0.00
NAVIENT	Uns	10,966.00	NA	NA	0.00	0.00
PNC BANK CREDIT CARD	Uns	4,764.00	NA	NA	0.00	0.00
SUMMIT PHYSICIANS SERVICES	Uns	250.00	NA	NA	0.00	0.00
SYNCHRONY BANK/CARE CREDIT	Uns	2,200.00	NA	NA	0.00	0.00
SYNCHRONY BANK/WALMART	Uns	3,965.00	NA	NA	0.00	0.00
PAYPAL CREDIT	Uns	1,851.55	NA	NA	0.00	0.00
TRAC/CBSD	Uns	984.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 1,392.02	\$ 1,392.02	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 1,392.02	\$ 1,392.02	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 34,788.64	\$ 4,399.65	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,438.33	
Disbursements to Creditors	\$ 5,791.67	
TOTAL DISBURSEMENTS:		\$ 10,230.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/12/2021

By: s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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